

Information to identify the case:

Debtor 1 **Karen S. Nicholson**

Social Security number or ITIN **xxx-xx-0570**

First Name Middle Name Last Name

EIN --_--_--_--_--_--

Debtor 2

Social Security number or ITIN _ _ _ _ _

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_--_--_--_--_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **12-34064-KRH**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Karen S. Nicholson

September 27, 2017

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Karen S. Nicholson
DebtorCase No. 12-34064-KRH
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: ramirez-1
Form ID: 3180WPage 1 of 2
Total Noticed: 38

Date Rcvd: Sep 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2017.

db +Karen S. Nicholson, 3901 Dunraven Road, Richmond, VA 23236-4206
cr +U.S. Bank National Association, as trustee, on be, c/o BWW Law Group, LLC,
8100 Three Chopt Road, Suite 240, Richmond, VA 23229-4833
cr +U.S. Bank National Association, as trustee, on beh, c/o BWW Law Group, LLC,
8100 Three Chopt Road, Suite 240, Richmond, VA 23229-4833
cr +U.S. Bank National Association, as trustee, on beh, 501 Independence Parkway, Suite 203,
Chesapeake, VA 23320-5174
11258300 +Bristol Home Mortgage Lending, 7251 W. Palmetto Park Road, Suite 301,
Boca Raton, FL 33433-3487
11258295 +Commonwealth of VA-Tax, PO Box 2156, Richmond, VA 23218-2156
11258304 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
(address filed with court: Focused Recovery Solut, 9701 Metropolitan Ct Ste,
North Chesterfield, VA 23236-0000)
11258305 +Glasser and Glasser, PO Box 3400, Norfolk, VA 23514-3400
11258307 +James A. West PC, 6380 Rogerdale Road, Suite 130, Houston, TX 77072-1624
11258309 +New City Funding Corp., 146 S Liberty Dr Ste B3, Stony Point, NY 10980-2425
11294060 +New City Funding Corp., 146 South Liberty Drive, Unit 11B, Stony Point, NY 10980-2454
11456199 +Nina J. Cox, 3721 Westerre Parkway, Suite A, Henrico, VA 23233-1332
11258310 +Nina J. Cox, O.D., PC, Ballato Law Firm, P.C., 3721 Westerre Parkway, Suite A,
Richmond, VA 23233-1332
11554166 +Nupa Agarwal, P.O. Box 17275, Richmond, VA 23226-7275
11259515 +ROBERT P MCINTOSH, U S ATTORNEY S OFFICE, EASTERN DISTRICT OF VIRGINIA,
919 E MAIN ST SUITE 1900, RICHMOND VA 23219-4625
(address filed with court: US Attorney, 600 E. Main St., 18th Flr., Richmond, VA 23219)
11258312 +Rubenstein Cogan and Revesman, 12 South Summit Avenue, Suite 250,
Gaithersburg, MD 20877-2092
11258314 +Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
11258294 +Taxing Authority Consulting, PO Box 2156, Richmond, VA 23218-2156
11336635 U.S. Bank National Association, as trustee, on beh, P. O. Box 65450,
Salt Lake City, UT 84165-0450
11333294 +US Bank National Association, as trustee, on behal, Select Portfolio Servicing, Inc.,
3815 South West Temple, Salt Lake City, UT 84115-4412
11258315 +Vericrest, Po Box 24610, Oklahoma City, OK 73124-0610

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: AIS.COM Sep 28 2017 01:48:00 Midland Funding LLC by American InfoSource LP as a,
PO Box 4457, Houston, TX 77210-4457
cr EDI: RECOVERYCORP.COM Sep 28 2017 01:48:00
Portfolio Investments II LLC c/o Recovery Manageme, 25 SE 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
11258299 +E-mail/Text: mbb@ballatolaw.com Sep 28 2017 01:59:43 Ballato Law Firm, P.C.,
3721 Westerre Parkway, Suite A, Henrico, VA 23233-1332
11258301 +E-mail/Text: opsga_usbankruptcy@cashnetusa.com Sep 28 2017 01:59:07 Cashnet USA,
200 W. Jackson Blvd, Ste 1400, Chicago, IL 60606-6929
11258302 +E-mail/Text: electronicbkydocs@nelnet.net Sep 28 2017 01:59:40 Dept Of Education/neln,
121 S 13th St, Lincoln, NE 68508-1904
11258303 +E-mail/Text: bknotice@erccollections.com Sep 28 2017 01:59:40 Enhanced Recovery Corp,
Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
11258297 EDI: IRS.COM Sep 28 2017 01:48:00 IRS Insolvency, 400 N. 8th Street, Room 898,
Richmond, VA 23219-0000
11258308 +EDI: MID8.COM Sep 28 2017 01:48:00 Midland Funding, 8875 Aero Dr,
San Diego, CA 92123-2255
11543470 EDI: AIS.COM Sep 28 2017 01:48:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
11319024 +E-mail/Text: electronicbkydocs@nelnet.net Sep 28 2017 01:59:40
Neln on behalf of the U.S. Department of Educati, 3015 South Parker Road, Suite 400,
Aurora, CO 80014-2904
11258311 EDI: PRA.COM Sep 28 2017 01:48:00 Portfolio Rc, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541-0000
11406075 EDI: PRA.COM Sep 28 2017 01:48:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk VA 23541
11342420 EDI: RECOVERYCORP.COM Sep 28 2017 01:48:00 Portfolio Investments II LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
11293389 EDI: RECOVERYCORP.COM Sep 28 2017 01:48:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
11274618 +EDI: DRIV.COM Sep 28 2017 01:49:00 Santander Consumer USA, Po Box 560284,
Dallas, TX 75356-0284
11274614 +EDI: DRIV.COM Sep 28 2017 01:49:00 Santander Consumer USA Inc.,
DBA HSBC Auto Finance Inc., Po Box 961245, Fort Worth, TX 76161-0244
11258313 +EDI: DRIV.COM Sep 28 2017 01:49:00 Santander Consumer Usa, Po Box 961245,
Ft Worth, TX 76161-0244
11258314 +E-mail/Text: jennifer.chacon@spservicing.com Sep 28 2017 02:00:33
Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 18

District/off: 0422-7

User: ramirez-1
Form ID: 3180W

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Total Noticed: 38

Date Rcvd: Sep 27, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
11258296* U.S. Bank National Association, as trustee, on beh
++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Insolvency Unit, Post Office Box 21126,
Philadelphia, PA 19114-0000)
11278277* +Santander Consumer USA, Po Box 560284, Dallas, TX 75356-0284
11258298 ##+Acs/Absolute Collection Service, 421 Fayetteville St Ste 600, Raleigh, NC 27601-1777
11258306 ##+Hilco Receivables/Equable Ascent Financi, Attn: Bankruptcy, 1120 Lake Cook Road Suite B,
Buffalo Grove, IL 60089-1970

TOTALS: 1, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 27, 2017 at the address(es) listed below:

Andrew Todd Rich on behalf of Creditor U.S. Bank National Association, as trustee, on behalf
of the holders of the Home Equity Asset Trust 2007-3 Home Equity Pass-Through Certificates,
Series 2007-3 bkvaecfupdates@bww-law.com
Auria K. DuPuch-Freeman on behalf of Creditor U.S. Bank National Association, as trustee, on
behalf of the holders of the Home Equity Asset Trust 2007-3 Home Equity Pass-Through
Certificates, Series 2007-3 VABecf@logs.com
James M. Collins on behalf of Creditor U.S. Bank National Association, as trustee, on behalf
of the holders of the Home Equity Asset Trust 2007-3 Home Equity Pass-Through Certificates,
Series 2007-3 jacollins@closingsource.net, vaecf@closingsource.net;gmullen@closingsource.net
Karl A. Moses, Jr. on behalf of Creditor U.S. Bank National Association, as trustee, on
behalf of the holders of the Home Equity Asset Trust 2007-3 Home Equity Pass-Through
Certificates, Series 2007-3 karl.moses@bww-law.com
Kevin R. Hildebeidel on behalf of Creditor U.S. Bank National Association, as trustee, on
behalf of the holders of the Home Equity Asset Trust 2007-3 Home Equity Pass-Through
Certificates, Series 2007-3 khildebeidel@sterneisenberg.com,
vaecf@sterneisenberg.com;bkecf@sterneisenberg.com
Kyle Thomas Libby on behalf of Creditor U.S. Bank National Association, as trustee, on behalf
of the holders of the Home Equity Asset Trust 2007-3 Home Equity Pass-Through Certificates,
Series 2007-3 kyle.libby@bww-law.com, bkvaecfupdates@bww-law.com
Nupa Agarwal on behalf of Debtor Karen S. Nicholson agarwalgotnotices@gmail.com,
nupaagarwal@gmail.com,debbie.nupaagarwal@gmail.com
Suzanne E. Wade ecfsummary@chl3ricva.com, trustee@chl3ricva.com;fred@cmcl3.net
Tawana Denise Shephard on behalf of Creditor U.S. Bank National Association, as trustee, on
behalf of the holders of the Home Equity Asset Trust 2007-3 Home Equity Pass-Through
Certificates, Series 2007-3 attytshp@aol.com, awatson@closingsource.net;VAECF@closingsource.net
William M. Savage on behalf of Creditor U.S. Bank National Association, as trustee, on behalf
of the holders of the Home Equity Asset Trust 2007-3 Home Equity Pass-Through Certificates,
Series 2007-3 c/o Select Portfolio Servicing, Inc. ECF@logs.com

TOTAL: 10